

Application number: 09/923,311

Art Unit: 3624

Applicant: Khai Hee Kwan

Examiner: Alain L Bashore.

Title: A computer network method for conducting payment over a network by debiting and crediting utilities accounts

Appendix 2

CLEAN VERSION

Without conceding the validity of the examiner's arguments and to expedite prosecution of the application, the claims are hereby amended as below and we respectfully seek the examiner's permission to add the following amendments. This version has no underline or brackets after the claim number as per Action letter 10 Jan 2005. Claims which have been cancelled are not shown.

1. A computer network method for conducting fund transfer over at least one network by crediting and debiting utility accounts comprising steps for:
 - providing at least a centralized payment processor linked to the network;
 - extending at least one utility service provider's main processor for establishing sub accounts for both payer and/or payee on the provider's main processor having corresponding account identifiers to their main utility accounts ;
 - receiving a request for a payment amount from an identifiable payer for an identifiable payee;
 - confirming said request and verifying payer's sub account identifier, authorization data and payee's sub account identifier linked to at least one utility account;
 - if approved, crediting payee's utility account and debiting payer's utility account respectively with the said approved payment amount; and
 - wherein said utility account is not a mobile phone account.
2. A method according to claim 1 wherein the payment amount can be in the form of monetary units or utility units.

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3. A method according to claim 1 whereinsaid utility account includes netting amount received against actual utility charges.

4. A method according to claim 1 wherein utility account is prepaid or postpaid.

5. A method according to claim 1 wherein confirming said request is over a second network .

6. A method according to claim 1 wherein the payment transaction is initiated at a point of sale by payer by connecting to the internet using internet protocol or wireless application protocol.

16. A method according to claim 1 including, in the payment processor, maintaining a database of payers' utility accounts and a list of utility accounts for participating payees with links to each transaction, an unique identifier for the purposes of reconciliation and profiling of users.

18. A payment system using utility accounts for fund transfer implementing the method of claim 1.